



Shadowfacts

SHADOWFAX NEWSLETTER

MARCH 2021

Quarterly Report Medication Errors

Type of Error	October 2020	November 2020	December 2020	Total
Omission	7	3	3	13
Overdose	0	0	0	0
Wrong Dose	1	1	1	3
Wrong Medication	0	0	0	0
Wrong Technique/ Method	0	0	0	0
Wrong Person	0	0	0	0
Wrong Time	0	0	0	0
Wrong Route	0	0	0	0
Wrong Position/Form	0	0	0	0
Total	8	4	4	16

From Josh Romero, IT Manager...

Hello Shadowfax Team!

I now have a cell phone! Please write the number down and keep it handy! Before/after hours you can call my cell number for emergency situations, which would be any type of printer, computer, or scanner issue.

(717)-683-0190

I am typically in the office 8am-4:30pm, and can be contacted by calling Pattison Street, (717) 854-7742, ext. 3142. Please contact me for any of following reasons:

- Chartmeds/EMAR issues
- Password Issues
- Internet Issues
- Swipeclock
- Other general IT issues



If I am not in the office, texting my cell number or emailing to joshr@shadowfax.org is likely the easiest form of communication for important issues. Thank you all for all that you do!

Safety Corner

Do home and program checks regularly

to ensure a safe working environment for you and a safe living environment for your individuals.

Surrounding and needs can change

rapidly or over time. Taking regular assessments of your surroundings and noting any changes with individuals' abilities or behaviors keeps everyone working and living safely!

Address individuals' changing needs

with your supervisor and complete a Maintenance/Work Order for any repair or safety concerns you may have.



Staff Profile of the Month: Kellie Brandt

Congratulations to Kellie Brandt for being the Staff Profile of the Month! Since joining the staff in August 2019, Kellie has been the Director of Nursing and has served on the Med Task Force. Prior to joining the Shadowfax team, Kellie was the Clinical Manager for a local home health company.

Kellie is a transplant from Western Massachusetts and has been in PA for 18 years. She graduated from Turners Falls High School and Greenfield Community College, both in MA. She currently lives in East York, near Sam Lewis State Park, with her husband. They have four grown children and two beautiful granddaughters, six and eight years old, as well as lots of extended family. The clan also includes furry family members, their dogs, Coriander, Rosie, Nutmeg, and Cinnamon, and two cats, Sage and Juniper!

True to her colorful personality, Kellie says that her favorite food is "anything that doesn't move fast enough!" She loves to eat at First Post in York and Bull's in Columbia. Her favorite leisure activity is knitting, especially with wooden knitting needles and wool-blend yarns. She also enjoys crocheting, sewing, and counted cross stitch.

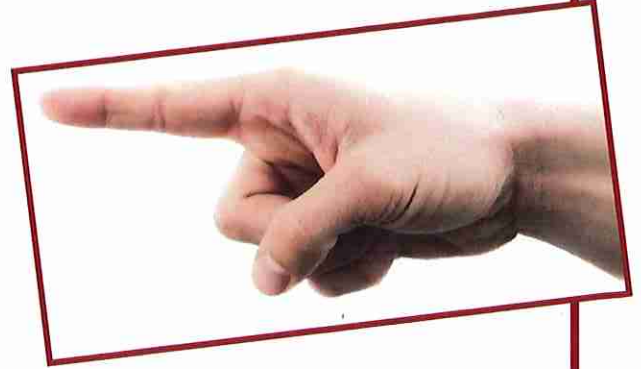
Most of all, Kellie enjoys living one day at a time, and plans to eventually retire from Shadowfax. But that's a long way off, and for now, she is proud to be a part of this organization, saying, "We do such a great job caring for our folks. Even though we aren't perfect, and we make mistakes, I believe that there is a commitment to the population that we serve, and everyone has a desire to 'do the right thing,' and that warms my heart."

Thank you, Kellie, for the commitment that is clearly evident in your heart! We greatly appreciate you and the valuable contribution that you make every day!



News You Can Use

...from the Administration Dept.



1 Please be advised the payroll department needs 72 hours notice if you need copies of your paystubs.

2 Just a friendly reminder: It is your responsibility to keep track of when your PTO rolls over. Please see guidelines below:

Length of Service	Paid Vacation (FT Staff)	Unpaid Time Off (Regularly Scheduled PT 27.5 Staff)
6 months	1 week	N/A
At 1 year	1 week	1 week
At 2 years	2 weeks	2 weeks
At 3 years	3 weeks	3 weeks
At 5 years	4 weeks	4 weeks
At 10 years	5 weeks	5 weeks
At 20 years	6 weeks	6 weeks

3 Cashing in/Carrying over PTO: In order to cash in or carry over any pto, the payroll department must be contacted no later than 5 days after your eligibility date.

- ♦ Staff who have been employed less than 3 years may carry over 1/3 of their PTO if they used 2/3 of the PTO given to them on their last anniversary date.
- ♦ Staff members eligible for 3 or more weeks of PTO may cash in or carry over unused PTO after taking a minimum of one full week of actual time off.
- ♦ Staff eligible for 3 to 4 weeks of PTO may take up to 1/3 of the pto given to you on your last anniversary date by either cashing it in or carrying it over
- ♦ Staff eligible for 5 or more weeks of PTO may take up to 1/2 of the pto given to you on your last anniversary date by either cashing it in or carrying it over
- ♦ Any pto that is remaining if the above guidelines have not been met will be lost.

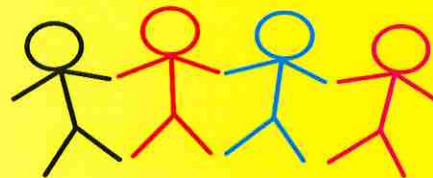
To cash in unused PTO, staff members must submit a timesheet for the amount of hours that they wish to get paid. Please document the dates in which you took your full week off.

All payments for cashed in PTO will be issued on the staff members next scheduled pay period following their anniversary date, added to their regular paycheck. Immediate checks will not be issued for such PTO credits.

Health Insurance Highlights!

Important Information That Full-Time Staff Need To Know!

Open enrollment has wrapped up, and there are a few changes coming with the new plan year, beginning 3/1/21. Here are some highlights of your new medical coverage...



- Your health insurance coverage is through Highmark Choice Blue PPO. Your plan offers you two levels of in-network benefits: Enhanced Level (\$500 deductible) and Standard Level (\$1500 deductible). Also, you will generally pay less for providers at the "Enhanced Level" of benefits, and a little more for providers who participate in the "Standard Level".
- Preventive services such as routine screenings, physicals, and immunizations are 100% covered on both in-network levels. Emergency care is always covered at the in-network level, wherever you get it. Emergency Room co-pay is \$250.00
- No matter where you travel, the Blue Cross Blue Shield Global Core Programs has providers for your health care needs. You can find in-network providers at www.highmarkblueshield.com.
- Highmark offers you many valuable resources including health coaches for personalized support for your health goals, Baby Blueprints for pregnancy support, and a Diabetes Prevention Program. You have access to telemedicine through amwell.com or doctorondemand.com. You can call Blues on Call to speak with a registered nurse for medical concerns at any hour. My Care Navigator can help you to find providers and book appointments for you. You can reach these resources by calling 1-888-BLUE-428.
- Your prescription benefits will be managed by PharmAvail beginning on March 1. Find network pharmacies and formulary information at www.pharmavail.com. Your pharmacy plan includes a convenient option for medications that you take every day, with their mail order pharmacy provider, Alliance Rx Walgreens Prime. Keep an eye on your mail for your new ID card and welcome letter from PharmAvail, which will include information on how to use the mail order pharmacy to obtain up to a 90-day supply of your medications. As an added savings to you, there is no copay for generic maintenance medications through the mail order pharmacy. You'll still have the option to use AleraGroupRx for free mail order brand-name prescriptions, too! Go to www.aleragrouprx.com to check the PPO medication list.
- If you need a surgical procedure or imaging service, the KISxCard program can help eliminate your out-of-pocket costs – get the services you need with no copay, coinsurance, or deductible expenses. This includes services from Regenexx, an innovative, non-surgical option for orthopedic care that uses your body's own healing cells to repair injured or damaged tissue. After March 1, if your doctor is ordering an imaging service like an MRI or CT scan, or recommending a surgery, you can call 1-877-GET-KISX to speak to a nurse, find out about your procedure and how the program works. The nurse will help schedule your procedure and you'll receive a voucher to cover your consultation. Every aspect of the procedure is covered through the KISxCard when you choose this program, so you save while getting the care you need.

Continued on Page 5...

Welcome New Staff !



Jozelle Mator
Res - Program Specialist
Administrative Assistant



Marlo Sell
Human Resources
Asst. Training Manager



Tracy Stadd
Day Program
Full-time CSS



Tammy Flower
Human Resources
Training Manager



Andriana Stevens
Residential
DSP FT - 300



Rachel Herb
Residential
Sceduler



Darla Hodson
Human Resources
Administrative Assistant

Health Insurance Highlights!

Continued from Page 4...

- You'll have one more option for no-cost, high quality orthopedic care – the OSS Health Company Direct Program. Working with a Patient Navigator you'll have a completely no-hassle experience for all aspects of orthopedic care from one of the best practices in the country. Contact the Patient Navigator at 233-848-3762 to learn more.
- Watch for information on upcoming educational webinars to learn more about your benefits. In the meantime, if you have questions, AIA Alera Group can help! Give the Benefit Hotline a call to have a confidential review of your prescriptions, to find out if you can save money with free prescription services, or to clarify any questions about the changes to your coverage. You can also email us at aia_benefithotline@aleragroup.com.

As always, you can call the HR Dept. at (717) 848-4349, if you have questions or need assistance.

From the Training Office

Introducing Our New Training Managers



Tammy Flower
Training Manager



Marlo Sell
Asst. Training Manager

*Tammy and Marlo are here to help you with all your training needs!
You will be hearing from them as they continue to implement upgrades
and incorporate creativity into the training requirements.*



IMPORTANT REMINDER
ANNUAL TRAINING FOR ALL STAFF
DUE DATE OF COMPLETION: 6/30/2021

ACCESS LEARNING CENTER

Go to our website!
www.shadowfax.org

Log in at the bottom of the page by clicking the Staff Home and
scroll down to the Learning Center. Enter your Shadowfax email and password.
CHECK ASSIGNMENTS

BE SURE TO COMPLETE ALL ASSIGNMENTS IN A TIMELY MANNER.
Please do not hesitate to contact the HR Dept.
if you need additional support.
(717) 848-4349

Congratulations **Referral Bonus** **Recipient!**

The following staff is currently receiving a referral bonus:

Jessica Mummert

You could be next!

**Referral Forms are available at
Pattison Street or Tremont Street.
See information below...**

Referral/Recruitment Bonus

Refer hard-working, reliable, caring and conscientious people by filling out referral forms within 3 days of when they apply. If hired & they work at least 90 days you'll receive:

\$275 Bonus
paid over 6-month period
(as long as the person remains on staff)

Referrals must be submitted to HR within 3 days of receipt of the application. Forms are available on the Staff Portal, or at the reception desks.

Years of Service Celebrated

Congratulations to the following Staff who hit a benchmark for years of service at Shadowfax!

10 Years:

Tenisha Smith
Residential

Employee Assistance Programs

Mazzitti & Sullivan
(*available to all Staff*)
and

Reliance
(ACI Specialty Benefits)
(*available to all Full-time Staff*)

sponsor
Shadowfax Employee
Assistance Programs.

*Information is available
on the Staff Portal.*

Beneficiary Information

All full-time staff receive life insurance coverage upon completion of 90 days of employment.

Please be sure to keep your beneficiary information current for both the life insurance and 403B plans. Keeping the information current with the HR Dept. will ensure that money is allocated correctly in the event of a tragedy.

Thank you!



Going Green

"I Want To Be Recycled"

During 2021, we are presenting a series on common household items & their recycling processes.

Food and Beverage Cartons

WHAT CAN BE RECYCLED

Packaging for food and beverage products such as milk, juice, soy milk, soups, and broths.

WHY IT WANTS TO BE RECYCLED.

Cartons contain some of the highest-quality virgin fiber in the recycling stream, and reusing those fibers means that we don't have to deplete precious environmental resources to obtain more.

HOW CAN I RECYCLE IT?

Empty out the unused juice or broth from your carton before recycling, and then toss the carton—without flattening—into your recycling bin (caps and straws can go in there too).

WHAT DOES IT BECOME?

Recycled cartons are turned into products you use every day, like tissues, paper towels, toilet paper, writing and office paper. They also become environmentally friendly building materials, like ceiling and roofing tiles.

From iwanttoberecycled.com, "Recycling Explorer"

403(b)

Staff Can Attend Quarterly 403(b) Meetings

with Brock Hively, held at Pattison St. Contact Amy Brillinger, Director of HR at (717) 848-4349, for the date & time of the next meeting.



The Shadowfax Corporation

386 Pattison Street, York PA 17403 (717) 854-7742 www.shadowfax.org

To set the standard for quality in the human service field through consistent demonstration of dependability, integrity, and commitment to our stakeholders.

amazonsmile

Support The Shadowfax Corporation. When you shop at <https://smile.amazon.com/ch/23-2368549> Amazon donates.



VIP Health Solutions

2021 - 2022



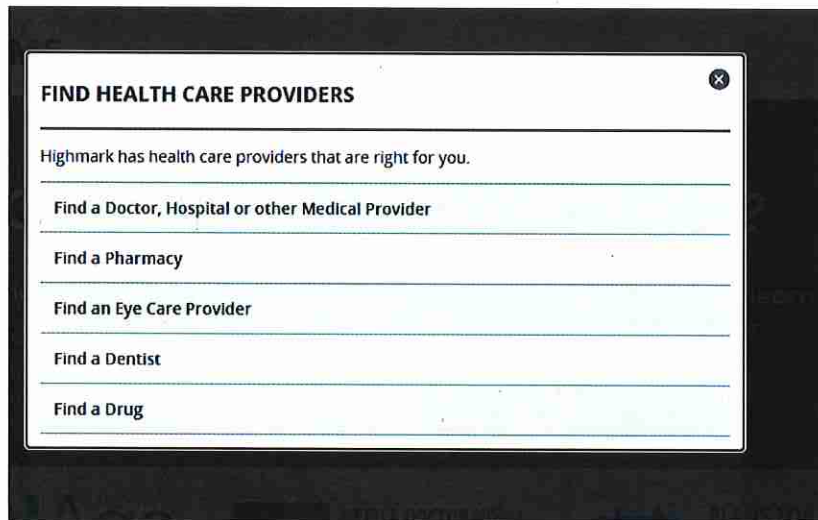
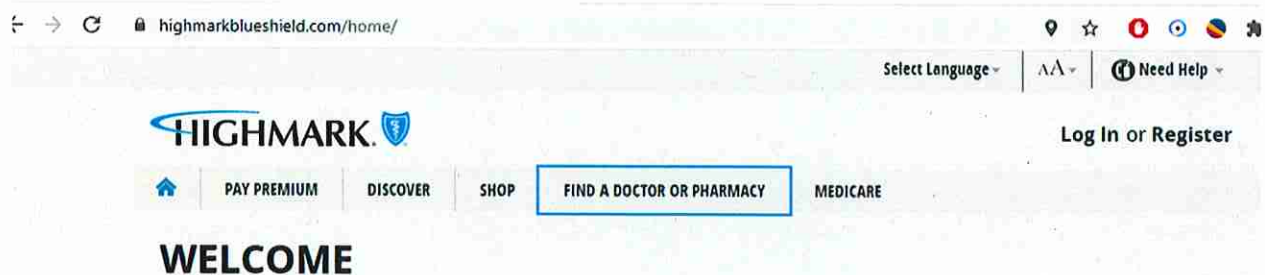
Shadowfax Corporation has a series of added benefits that insurance enrollees can take advantage of during the 2021/2022 Plan Year. These benefit programs are all designed to help you access better healthcare at no additional out-of-pocket costs to you. Use these programs to:

- Save money on targeted prescription drug programs for brand drugs
- Receive best-in-class orthopedic care with a Care Navigator guiding you the whole way
- Save money on your upcoming surgery or imaging needs
- Connect with cancer experts to help manage difficult diagnoses
- Save money on orthopedic injuries using the body's natural healing abilities

	<p>AleraGroupRx administers a cost saving mail order drug program for <u>brand name prescriptions</u>. By joining the voluntary <u>AleraGroupRx</u> program, your available brand name prescription medications will be shipped directly to your home for \$0 shipping, and a \$0 copay.</p>	<p>(866) 488-7874 or visit www.AleraGroupRx.com</p>
	<p>Regenexx focuses the use of the body's natural healing abilities to repair <u>orthopedic injuries</u> non-surgically using the patient's own stem cells and platelets. Patients can avoid costly, painful surgeries and get back to work and activity faster. Regenexx provides you with additional cost savings with low to no out-of-pocket cost.</p>	<p>877-GET-KISX or visit www.regenexxbenefits.com/</p>
<p>Right Care. Right Time. Right Place.</p>	<p>CancerCARE provides access to cancer experts that can answer questions about your diagnosis, treatment, and potential side effects. CancerCARE helps navigate the right clinical pathway for you.</p>	<p>(877) 640-9610 or visit www.cancercare.interlinkhealth.com</p>
<p>Keep It Simple Surgery</p>	<p>KISx Card is a "cash for surgery" program designed to give you access to quality surgeons and imaging with additional cost savings and low to no out-of-pocket cost through independent centers nationwide. KISx Card registered nurses help you to find nearby quality providers, schedule appointments, and offer guidance as you review your options. This program works in conjunction with Regenexx.</p>	<p>877-GET-KISX or visit www.getkix.com</p>
	<p>OSS Health Company Direct Program provides Shadowfax Corporation members with a Patient Care Navigator, there to assist you with your orthopedic care at OSS. The Navigator can help you select a provider, schedule appointments, and coordinating follow-up for your orthopedic needs.</p>	<p>(717) 848-4800 ext. 4424</p>
<p>Counseling by Pyramid Healthcare</p>	<p>Mazzitti & Sullivan is a 100% confidential EAP benefit available to you at no cost. As a member you have access to resources such as mental health counseling, legal, financial, support groups, housing, etc. These services are available to all residents of the home, and are available 24/7/365.</p>	<p>(800) 543-5080 or Access online resources by visiting www.mseap.com. Click "Member Login" in the top right corner, and use the access code SHADOWFAX to sign in, or create your own account. Live Chat is also available on the website!</p>

Finding an Enhanced Value Level Provider

You can reduce your out-of-pocket expenses and help keep plan costs down by using providers in the **Enhanced Benefit Level** whenever possible. Finding these providers is easy, just follow the steps outlined below. Start your search at www.highmarkblueshield.com and choose **FIND A DOCTOR OR PHARMACY** on the home page:



Choose "Find a Doctor, Hospital or other Medical Provider when prompted...



Then click NO...

FIND A DOCTOR

DOCTORS, FACILITIES & MORE

Looking for an in-network doctor? Need to find a facility near you? You're in the right place. Let us help you find what you need.

[Find Providers](#)

[Find a Prescription Drug](#)

Stay in-network & save



Medical



Vision

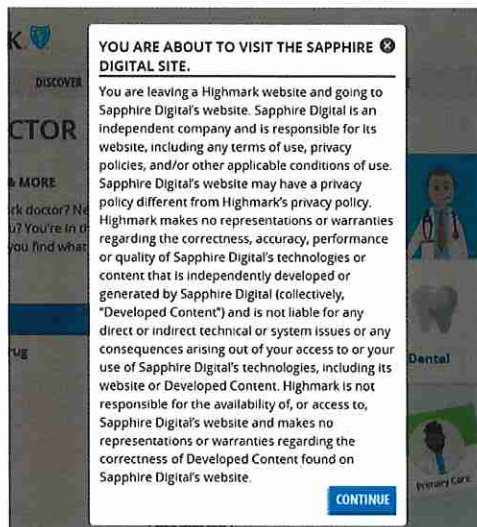


Dental

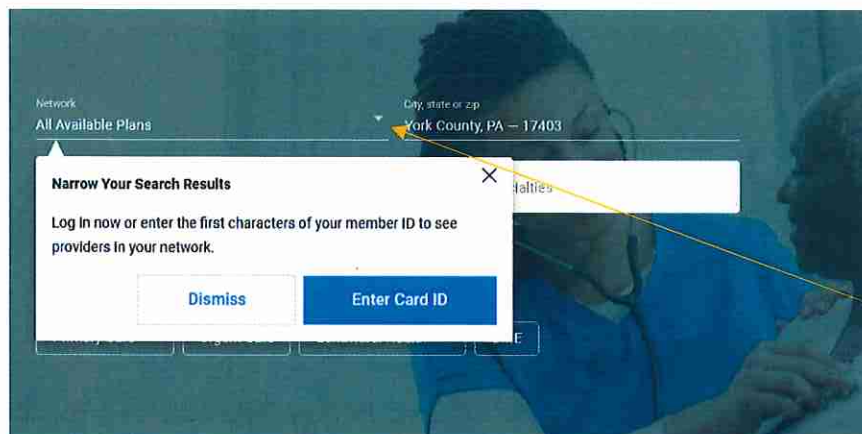


Pharmacy

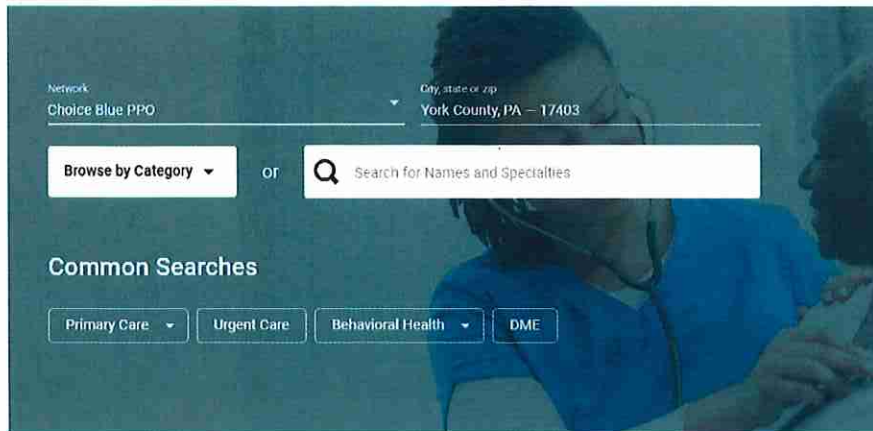
Click Medical on this screen – now you'll be redirected...



Click CONTINUE next...



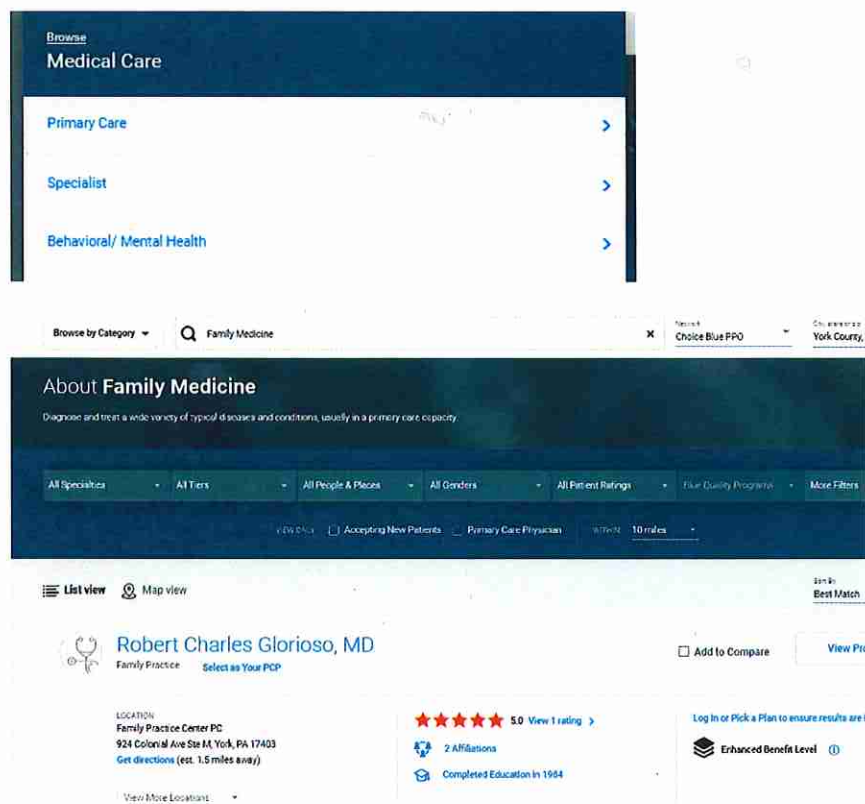
Now you'll be prompted to choose a network. Prior to receiving your ID card, you can choose the **Choice Blue PPO** network from the dropdown menu – just hit **Dismiss**, then click the little arrow to scroll through the networks...



You can refine your search by **City, state or zip** as well. This search is set for for Choice Blue PPO providers in York County. Now you can type a provider name into the search bar, or just use the **Browse by Category** function to see a listing of providers...



Continue to refine your search to find the type of provider you're looking for – this search is looking for **Medical Care**, and then **Primary Care**...



And on to **Family Medicine**. Now you can scroll through providers or continue to use the filters to refine your search even more. Look for the Enhanced Benefit Level icon to see providers that offer the best value and lowest out of pocket costs!

Want an even easier way to search? If you have a smart phone, scan this QR code and you'll be directed to the Highmark website to begin your search. It's already set up with the Choice Blue network.



Identity Theft Full Restoration Services and Real-time Card Monitoring



Draw on the protection provided by your benefits.

The Identity Theft Crisis

Identity theft is the fastest growing crime in the United States. In 2016, the identity fraud incidence rate increased by 16 percent, with 15.4 million victims.¹ It was the third most commonly reported consumer complaint.²

What can you do?

To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your employer have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use vault for protecting your wallet's contents, passwords and important personal documents.

Privacy Advocates®

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration.

In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to restore their identity.

The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

Privacy Advocates are Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

Do you suspect your personal information has been compromised? Call toll free: **1.855.246.7347**

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

INFOARMOR.
DETECTION IS THE NEW PREVENTION

www.reliancestandard.com

ID Theft Recovery Services

Should you or anyone in your family fall victim to identity theft, InfoArmor® will provide restoration services including:

- ▶ Dedicated InfoArmor Privacy Advocates® to act on your behalf
- ▶ Identity restoration experts with CITRMS® Certification
- ▶ Investigation and confirmation of fraudulent activity including known, unknown and potentially complicated sources of identity theft
- ▶ Resolution of key issues by maintaining and explaining your rights
- ▶ Placing phone calls and preparing appropriate documentation on your behalf including anything from dispute letters to defensible complaints
- ▶ Assist in issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies: Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- ▶ Completing and providing copies of all documentation, correspondence, forms and letters for your records
- ▶ Contacting, following up and escalating issues with affected agencies and institutions
- ▶ Providing restoration beyond just credit including criminal, DMV and medical

WalletArmor®

WalletArmor® provides Online Credential Monitoring on the Internet's Underground economy. We'll know quickly if there is fraudulent activity. You'll receive an alert from InfoArmor® letting you know your personal information has been compromised. We work with businesses to identify and replace essential cards and documents, and we contact the authorities. WalletArmor® stores and secures valuable information for easy retrieval.

The WalletArmor® encrypted vault secures and monitors:

- ▶ User IDs & Passwords
- ▶ ATM Cards
- ▶ Credit Cards
- ▶ Checking Accounts
- ▶ Driver's Licenses
- ▶ Health Insurance Cards
- ▶ Vehicle Insurance Cards records, etc.

Do you suspect your personal information has been compromised? Call toll free:

1.855.246.7347

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

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INFOARMOR®
DETECTION IS THE NEW PREVENTION

¹ Federal Trade Commission, "Consumer Sentinel Network Data Book 2016, March 2017."

² Javelin Strategy and Research: 2017 Identity Fraud Report.

IDENTITY THEFT RECOVERY SERVICES ARE PROVIDED BY INFOARMOR. INFOARMOR IS NOT AFFILIATED WITH RELIANCE STANDARD LIFE INSURANCE COMPANY (RSL) OR FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY (FIRST RSL). THE IDENTITY THEFT RECOVERY SERVICES PROVIDED BY INFOARMOR ARE NOT PART OF ANY INSURANCE POLICY, AND NEITHER RSL NOR FIRST RSL IS RESPONSIBLE FOR ANY ACTS OR OMISSIONS OF INFOARMOR IN CONNECTION WITH OR ARISING UNDER THE IDENTITY THEFT RECOVERY SERVICES.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

ID Theft services not available in IA and WA.

24-Hour Travel Assistance Services

Through your group coverage with Reliance Standard, you automatically receive travel assistance services provided by On Call International (On Call), pursuant to an agreement between Reliance Standard and On Call. On Call is a 24-hour, toll-free service that provides a comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations and many other emergencies you may encounter when you travel. On Call also offers pre-trip assistance including passport/visa requirements, foreign currency and weather information. The following is an outline of the On Call emergency travel assistance service program. For a complete description of all services and the program terms and limitations, please request a Description of Covered Services from your employer.

Covered Services

When traveling more than 100 miles from home or in a foreign country, On Call offers you and your dependents the following services:

Pre-Trip Assistance

- Inoculation requirements information
- Passport/visa requirements
- Currency exchange rates
- Consulate/embassy referral
- Health hazard advisory
- Weather information

Emergency Medical Transportation*

- Emergency evacuation
- Medically necessary repatriation
- Visit by family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

Emergency Personal Services

- Urgent message relay
- Interpretation/translation services
- Emergency travel arrangements
- Recovery of lost or stolen luggage/personal possessions
- Legal assistance and/or bail bond

Medical Services Include:

- Medical referrals for local physicians/dentists
- Medical case monitoring
- Prescription assistance and eyeglasses replacement
- Convalescence arrangements

*The services listed above are subject to a maximum combined single limit of \$250,000. Return of vehicle is subject to \$2,500 maximum limit.

How It Works

At any time before or during a trip, you may contact On Call for emergency assistance services. It is recommended that you keep a copy of this summary with your travel documents. Simply detach the wallet card below to ensure convenient access to the On Call phone numbers.

TO REACH ON CALL VIA INTERNATIONAL CALLING: Go to <http://www.att.com/esupport/traveler.jsp?group=tips> for complete dialing instructions. It is recommended that you do this prior to departing the US, find the access code from the country you will be visiting, and note it on the cut-out card below so you will have the information readily available in case of an emergency. (AT&T provides English-speaking operators and the ability to place collect calls to On Call, whereas local providers may encounter difficulty placing collect calls to the US.)



Administered by

Provided with your benefits coverage through

RELIANCE STANDARD
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On Call International is not affiliated with Reliance Standard Life Insurance Company or First Reliance Standard Life Insurance Company. Reliance Standard is not responsible for the content of the On Call travel assistance services, and is not responsible for, and cannot be held liable for, any services provided or not provided by On Call.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

On Call is not responsible for the unavailability or results of any medical, legal or transportation services. You are responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.

24-HOUR TRAVEL ASSISTANCE



For emergency medical, legal and travel assistance information and referral service 24 hours a day, 365 days a year, call the numbers below. To place a collect call, dial the INTERNATIONAL COUNTRY CODE: _____ followed by On Call's collect call number.

In the U.S., toll free
(800) 456-3893

Worldwide, collect
(603) 328-1966

Travel assistance services are provided by On Call International (On Call) under the terms and conditions of a service agreement with Reliance Standard. On Call International is not affiliated with Reliance Standard or with AT&T.

Reliance Standard is not responsible for the content of the On Call travel assistance services, and is not responsible for, and cannot be held liable for, any services provided or not provided by On Call.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands. In New York State, benefits are underwritten by First Reliance Standard Life Insurance Company, Home Office: New York, NY.

On Call is not responsible for the unavailability or results of any medical, legal or transportation services. You are responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.

RELIANCE STANDARD

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Bereavement Support Services Comfort and Guidance for Challenging Times



Bereavement Support Services provide confidential and professional support services to all covered employees and family members to cope with the loss of a loved one—at no extra cost.

Along with your coverage from Reliance Standard Life Insurance Company, you are offered access to unlimited and confidential telephonic grief counseling, legal and financial consultation through ACI Specialty Benefits just when you need it most.

Grief Counseling

- **Unlimited** Telephonic Assessment and Referral

Legal and Financial Services

- **Unlimited** Phone Consultation for Any Financial Issue
- **Unlimited** Phone Consultation for Any Legal Issue
- Online Legal and Financial Resource Center Including Document Preparation

Program Access

- All Covered Employees and Family Members Eligible, Regardless of Location or Relationship
- 24/7, 365 Days-a-year Dedicated Toll-Free Line, Always Live Answer



Questions or to Access Services

Contact ACI Specialty Benefits toll-free at

855-RSL-HELP

(855-775-4357)

rsli@acieap.com

Bereavement Benefit services are provided by ACI Specialty Benefits, under agreement with Reliance Standard Life Insurance Company.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product availability and features may vary by state.

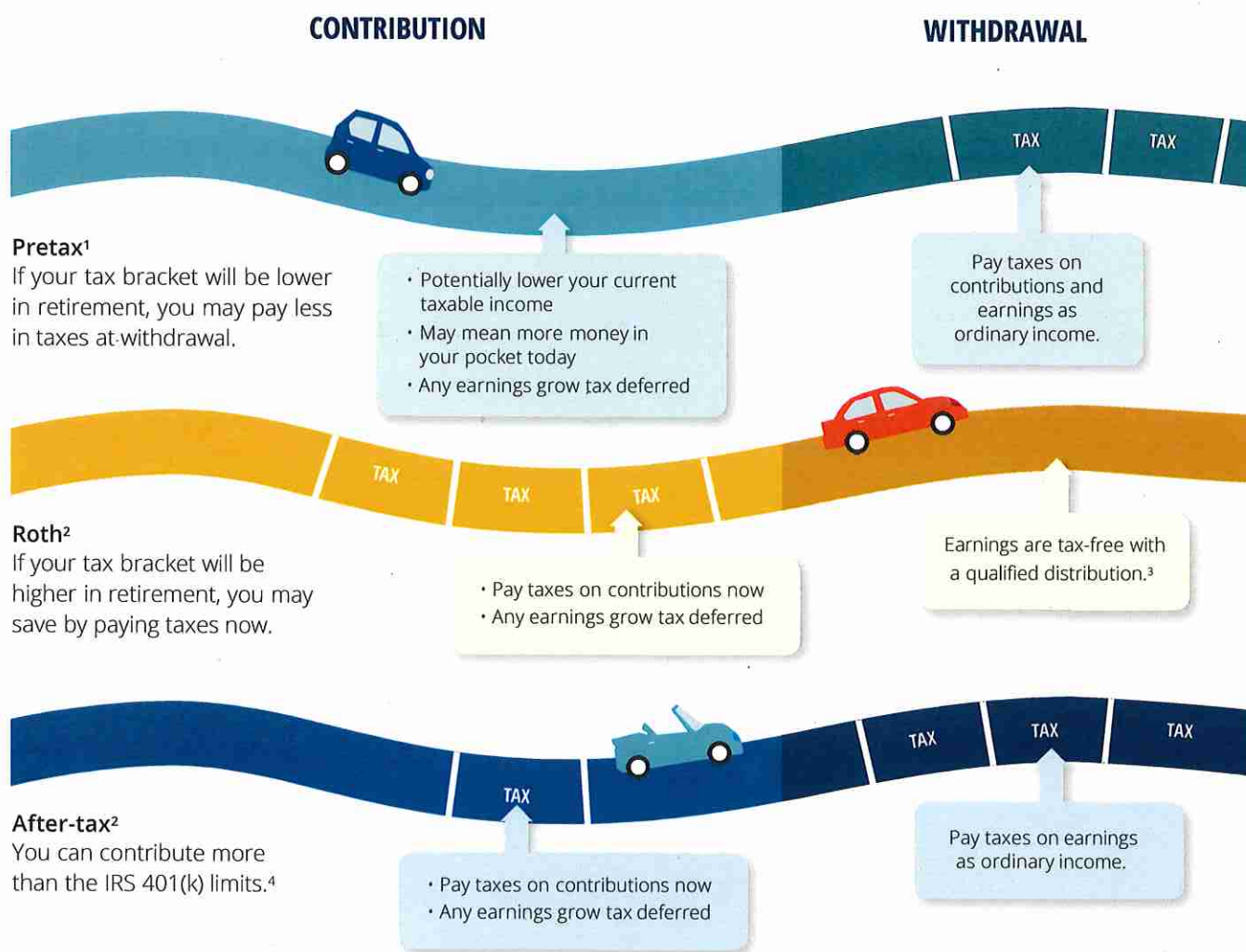
Powered by



RS-1948 (06/2017)

Pretax, Roth and after-tax: Which road to take?

Before you determine which road or combination of roads may be right for you, you'll need to consider a few important factors, including when you want to pay taxes. Let's take a closer look.



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What to know before you hit the road

	PRETAX CONTRIBUTIONS	ROTH CONTRIBUTIONS	AFTER-TAX CONTRIBUTIONS
Is my contribution taxable in the year I make it?		✓	✓
Is my contribution taxed when distributed?	✓		
Are potential earnings on my contributions taxed when distributed?	✓	No, provided that it is qualified distribution. ³	✓
Can I contribute to both Roth and pretax plans?	✓	✓	N/A
If I change jobs, can I roll over my account?	✓	✓	✓
	Yes, to an eligible employer plan (if the plan allows it) or to an IRA. ⁵		
If I experience a financial hardship, can I make a withdrawal?	✓	✓	✓
	Yes, if your plan allows hardship withdrawals.		
Do I have to take a minimum distribution at age 72?	✓	✓	✓
	Once you reach age 72, you are generally required to begin taking minimum distributions. ⁶		
What is the maximum amount I can contribute?	Combined limit for contributions in 2021: \$19,500 or \$26,000, including the additional \$6,500 age 50+ catch-up contribution		You may contribute more than the IRS employee deferral limits. ⁴

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1 Contributions are made prior to tax withholding.

2 Contributions are made after tax withholding.

3 Subject to requirements: Roth contributions must be in your account for at least five years and the money withdrawn after you have reached age 59½, died or been disabled. If a distribution is not qualified, the earnings are taxed as ordinary income and may be subject to early withdrawal penalties.

4 After-tax contributions are subject to an annual plan maximum contribution limit.

5 Eligible employer plans include: qualified plans (e.g., 401(k), governmental 457(b) and 403(b) plans). Roth contributions can only be rolled over to another designated Roth account or to a Roth IRA.

6 If you are still employed with the employer who sponsors the plan or if you are less than a 5% owner of the business sponsoring the plan, you may not be required to take a minimum distribution. The RMD age is 70½ for individuals who turned 70½ on or before December 31, 2019. The RMD age is 72 for individuals who turn age 70½ after December 31, 2019. Refer to your plan provisions for more information.

Investing involves risk, including possible loss of principal.

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SAVE THE E.R. FOR EMERGENCIES

SAVE TIME AND MONEY



When you want quicker non-emergency care than you can get from your doctor, consider skipping the emergency room and going to a network urgent care center. You won't have to wait for hours in a crowded room and you pay less - up to three times less for the same care that you would get in an emergency room.

WHAT IS AN URGENT CARE CENTER?

An urgent care center is a freestanding, full-service, walk-in health care clinic that offers service seven days a week and extended hours. Appointments are not required. Urgent care centers offer the same services as primary care providers, plus some testing services such as x-rays and blood tests.

URGENT OR EMERGENCY CARE – WHAT'S THE DIFFERENCE?

Go to an urgent care center for minor accidents like burns, cuts, strains and sprains, or common medical problems like the flu, colds, earaches, sore throat, allergic reactions and infections.

Go to an emergency room for more serious, life-threatening situations such as chest pain, shortness of breath, difficulty breathing, high fever with a stiff neck, broken bones, mental confusion and major injuries.

Choose the most appropriate setting for your care. Save time and spend less for the same care.

To locate a network urgent care center, go to your member website or call the Member Service number on the back of your ID card.



OTHER WAYS TO SAVE

Choose an x-ray/imaging center or a local independent lab for imaging and blood tests. It's quicker, more convenient and more efficient – and can cost up to 30 percent less than at a hospital.

THE SHADOWFAX CORPORATION 403(B) PLAN

SUMMARY OF MATERIAL MODIFICATIONS

The purpose of this Summary of Material Modifications is to inform you of a change that has been made to the The Shadowfax Corporation 403(b) Plan effective 07/01/2020. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The revised portion of the Summary Plan Description is described below.

ELIGIBILITY FOR PARTICIPATION

The Plan document has been amended and/or restated into a new Plan document. If you were eligible to participate in the prior Plan, you will continue to be eligible to participate in this Plan without satisfying any additional age or service requirements.

Am I eligible to make Elective Deferrals and Roth Elective Deferrals?

Once you meet the eligibility requirements below, you will be eligible to make Elective Deferrals.

CONTRIBUTIONS - EMPLOYEE

Does the Plan allow me to make Elective Deferrals?

Yes. Provided you have met the eligibility requirements and passed the entry date as specified in the section titled "Eligibility for Participation" you may contribute Elective Deferrals to the Plan.

Do I pay taxes on any Elective Deferrals I make?

You will have the option to have the Elective Deferrals you make taken out of your pay either before or after taxes are withheld. For those Elective Deferrals you choose to have taken out pre-tax, you will generally pay taxes on this amount when you take it out of the Plan.

For those Elective Deferrals you choose to have taken out after-tax (Roth Elective Deferrals), you will pay taxes on this amount when you contribute them to the Plan. However, provided the distribution is "qualified" the earnings on these amounts will not be taxed when they are removed from the Plan. A Roth Elective Deferral distribution is qualified when (1) it has been at least 5 years since the first Roth Elective Deferrals were contributed to the Plan and (2) you are at least 59 1/2 year of age, become disabled, or have

died. Roth Contributions are made in the same manner as pre-tax Elective Deferrals. You must designate how much you would like to contribute on a pre-tax basis (normal 403(b) contribution) and how much you would like to contribute as an after-tax Roth Contribution. You are not required to make any Roth Contributions. You may designate all of your Elective Deferrals as pre-tax contributions.

DISTRIBUTIONS - IN-SERVICE

DEFINITIONS

Elective Deferrals

Elective Deferrals are the amount of your Compensation that you chose to deposit into the Plan under a salary reduction agreement you complete with the Employer.

Elective Deferrals can be contributed either on a pre-tax basis or an after-tax basis. After-tax Elective Deferrals are referred to as Roth Elective Deferrals.